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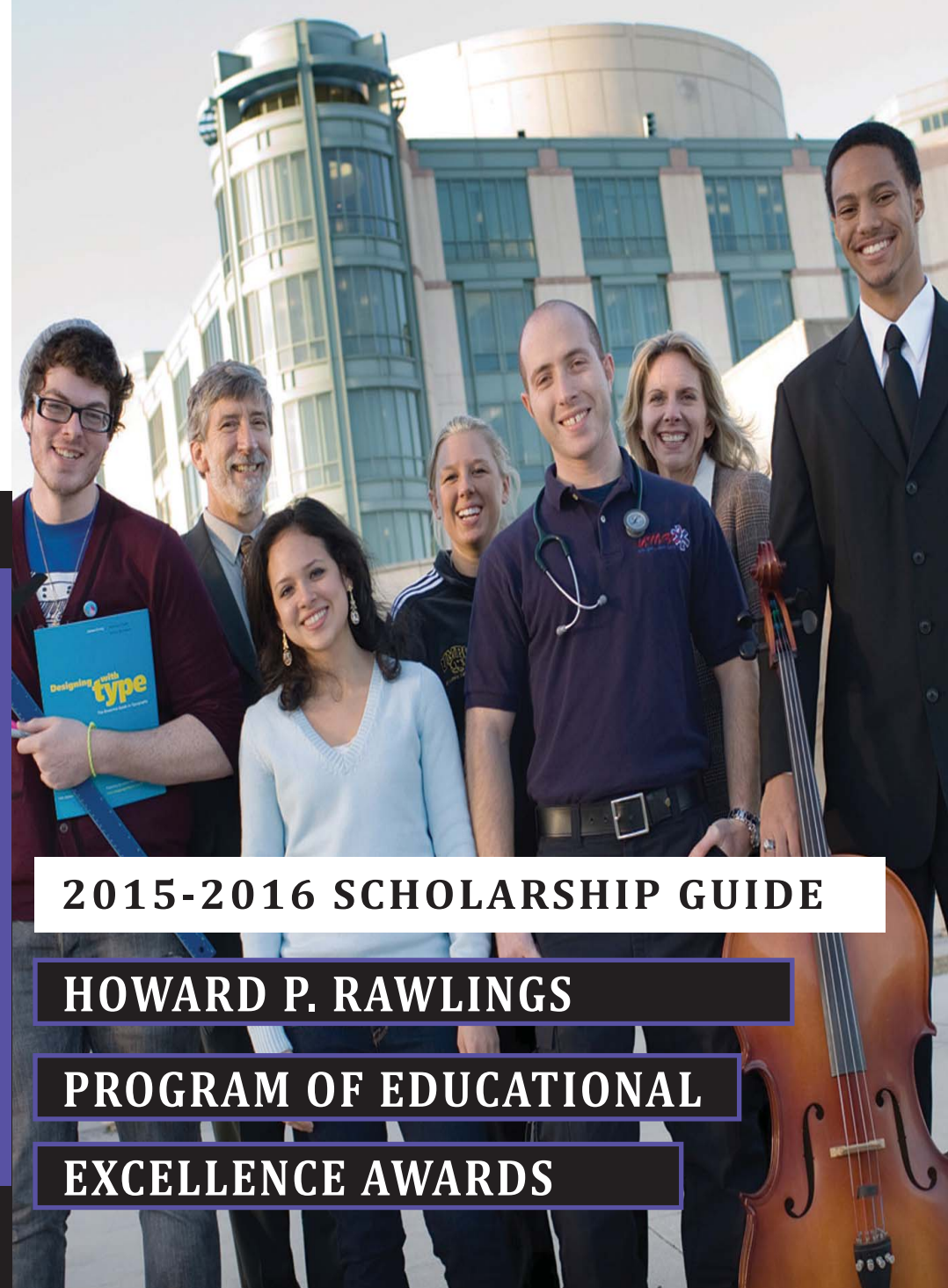
Catherine Shultz  
Acting Secretary of Higher Education

## FINANCIAL AID TO DO LIST



Howard P. Rawlings  
Member of House of Delegates,  
January 10, 1979 to  
November 14, 2003

- ☐ Complete and submit FAFSA by March 1 to be considered for all State funding.
- ☐ Set up an account on MDCAPS at [www.mdcaps.mhec.state.md.us](http://www.mdcaps.mhec.state.md.us).
- ☐ Visit MDGo4it.org for tips and other information to help prepare for college.
- ☐ Ensure that all filing requirements have been met for all State aid grant and scholarship programs. See [www.mhec.state.md.us](http://www.mhec.state.md.us).
- ☐ Contact the financial aid office at the Maryland postsecondary institution that you have been accepted into and ensure all documents are in and complete.



## 2015-2016 SCHOLARSHIP GUIDE

### HOWARD P. RAWLINGS

### PROGRAM OF EDUCATIONAL

### EXCELLENCE AWARDS

MDHigherEdCom



MHEC  
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MARYLAND HIGHER EDUCATION COMMISSION

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## HOWARD P. RAWLINGS GUARANTEED ACCESS GRANT

### WHO MAY APPLY

Current high school seniors who will complete a college preparatory program may apply. Students interested in enrolling or are currently enrolled in a two-year technical program at a Maryland community college may also apply. A student who graduated from high school no more than one year ago and who has never attended a post-secondary education institution may apply with an appeal for extenuating circumstances.

### HOW TO APPLY

First, complete and submit the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov) and second, complete and submit the Guaranteed Access (GA) Grant Application at [www.mdcaps.mhec.state.md.us](http://www.mdcaps.mhec.state.md.us).

You will be required to create a user ID and password. You will then be sent an email with an activation link. You **MUST** activate your account prior to logging in to your account. You will then be able to apply online for programs, as well as check the status of your application.

### WHEN TO APPLY

Students are encouraged to apply by **March 1**. Applications submitted after March 1 will be considered if funds remain available.

### ELIGIBLE MAJORS

All majors are eligible.

### ELIGIBILITY REQUIREMENTS

You and your parents (if you are a dependent student) must be Maryland residents. You must enroll at a two-year or four-year Maryland college or university as a full-time (12+ credits per semester), degree-seeking undergraduate student, and you must demonstrate financial need. Audited courses cannot be used to reach the minimum credit hours required for full-time status. All applicants must have a minimum unweighted cumulative 2.5 high school grade point average (GPA) and

meet certain income requirements, which change yearly and are posted on MHEC's website at [www.mhec.state.md.us](http://www.mhec.state.md.us)

### FINANCIAL NEED

The Guaranteed Access (GA) Grant is determined by a student's financial need. Your need for a GA Grant is determined using the following formula:

College Cost of Attendance

- Expected Family Contribution (EFC)
- ± Regional Cost of Living Adjustment
- Certain State scholarship awards (if awarded)
- Federal Pell Grant (if eligible)

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- = Financial Need

### AWARD AMOUNT

The amount<sup>1</sup> of a GA Grant equals up to 100 percent of the student's financial need. The minimum annual award amount is **\$400** and the maximum award is **\$16,500**. You may hold the GA grant with all State awards, except the Howard P. Rawlings Educational Assistance Grants or the Part-Time Grant. The total dollar amount of all State awards may not exceed your cost of attendance as determined by your school's financial aid office or \$19,000, whichever is less. Funds may not be available to award all eligible students.

### RENEWING AN AWARD

Your award will be automatically renewed if you maintain satisfactory academic progress at the Maryland postsecondary institution that you attend, continue to meet the income requirements and your FAFSA is submitted no later than March 1 each year. Eligible students who submit the FAFSA after March 1 may be considered if funds remain available. You must also continue to demonstrate financial need. You may receive a GA Grant for a total of eight semesters of full-time, degree-seeking undergraduate study.

## HOWARD P. RAWLINGS EDUCATIONAL ASSISTANCE GRANT

### HOW TO APPLY

Complete and file the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov), by March 1 each year.

### WHEN TO APPLY

January 1 through March 1, each year.

### ELIGIBLE MAJORS

All majors are eligible.

### ELIGIBLE REQUIREMENTS

You and your parents (if you are a dependent student) must be Maryland residents. You must enroll at a two-year or four-year Maryland college or university as a full-time (12+ credits per semester), degree-seeking undergraduate student. Audited courses cannot be used to reach the minimum credit hours required for full-time status. You must demonstrate financial need.

### EXPECTED FAMILY CONTRIBUTION (EFC)

All applicants are ranked by the Expected Family Contribution index number. Your EFC index is based on the information reported on the FAFSA. Students with the lowest EFC are awarded first.

### FINANCIAL NEED

An Educational Assistance Grant (EA) is determined by student financial need. Your need for an EA Grant is determined using the following formula.

College Cost of Attendance

- Expected Family Contribution (EFC)
- ± Regional Cost of Living Adjustment
- Certain State scholarship awards (if awarded)
- Federal Pell Grant (if eligible)

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- = Financial Need

### AWARD AMOUNT

The amount of an EA Grant can equal up to 40 percent of financial need for students attending a Maryland four-year college or university. Students enrolled at a Maryland community college may receive EA Grants equal up to 60 percent of need.

The minimum annual award amount is **\$400** and the maximum award is **\$3,000**. If you are offered and accept certain State scholarship awards, your EA Grant may be recalculated.

You may hold the EA Grant with all State awards except the Howard P. Rawlings Guaranteed Access Grant or the Part-Time Grant. The total dollar amount of all State awards may not exceed your cost of attendance. Funds may not be available to award all eligible students.



<sup>1</sup> Awards are subject to change for the 2015-2016 academic year during the 2015 State legislative session for the Guaranteed Access Grant and the Educational Assistance Grant.